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Application No.: 09/896,438

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Docket No.: 324212007700

**APPLICATION NO. 09/896,438
DRAFT CLAIMS FOR DISCUSSION PURPOSES ONLY**

Claim 20 (currently amended): An information portal system comprising:
a means for authenticating a user attempting to log onto a portal server;
web page means for presenting to the user a ~~user-specific~~ link to an institution server,
~~the user-specific link providing to the institution server an identification of the user at the portal server, the link also~~ for enabling the user to authenticate itself with the institution server based upon user-institution authentication data, the authentication of the user with the institution server resulting in authorization of the portal system to receive user data from the institution;
means for initiating establishment of a portal-institution interface for enabling the portal server to authenticate itself with the institution server using portal authentication data, and to receive the user data if the authentication of the user with the institution server was successful; and
means for performing on the user data an action selected from a first set of actions.

Claim 23 (currently amended): The information portal system of claim 20, further comprising the server of the institution, the server of the institution comprising a means for retaining ~~the identification of the user at the portal server a user portal ID from the user-specific link and associating the identification user portal ID with a user account at the institution to which the user data pertains.~~

Claim 24 (currently amended): The information portal system of claim 20, wherein the ~~user-specific link is one of a plurality of user-specific links, each of the plurality of user-specific links operable to link the user with an institution at which the user maintains an account, to provide that institution with the identification of the user at the portal server, and to provide the user an opportunity to authenticate with the respective linked institution and authorize delivery of user data at that institution to the portal.~~

Claim 25 (previously presented): The information portal system of claim 20, wherein the user-specific link presented to the user by the web page logic is further operable to enable the

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user to authorize the institution server to deliver, to the portal server, user data regarding a plurality of user accounts at the institution, the authorization for each account based on user-institution authentication data corresponding to that account.

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